

*Evan D. Hendricks*  
**CURRICULUM VITAE**

**Professional Activities**

**January 1981- December 2013      Editor/Publisher of *Privacy Times***

Since 1981, I have been Editor/Publisher of *Privacy Times*, a biweekly, Washington-based newsletter that reports on privacy and information law, including the Fair Credit Reporting Act (FCRA). The newsletter ranges from 8-12 pages, 23 issues per year. Thus, I have researched, written, edited and published many articles on Congressional and State legislative actions, judicial opinions, industry trends and actions, executive branch policies and consumer news as they related to the FCRA.

**1992 – Present      Expert Witness**

Qualified by the federal courts in FCRA and identity theft cases. (Complete list attached). I have read extensive deposition testimony by credit bureau and credit grantor personnel. This is significant because CRAs and credit grantors do not openly discuss or publish information on their procedures and practices for handling personal data, and the best (and possibly only) sources for finding candid descriptions of CRAs' and credit grantors' procedures and practices in relation to credit reporting data are the depositions of CRA and credit grantor employees in FCRA litigation.

**1998 – Present      Privacy Expert Consultant, U.S. Social Security Administration**

Regularly review policies and practices in relation to the collection, use and disclosure of personal data and Social Security numbers and provide feedback and recommendations.

**2002 – 2004      Member, Experian Consumer Advisory Council**

Along with other Council members, I provide an outsider's view on credit reporting, marketing and other privacy issues.

**July – October 2002      Consultant to U.S. Postal Service**

Working with the USPS's Chief Privacy Officer, I assisted in reviewing and editing the re-write of the USPS's Privacy Act notices, with an emphasis on "Plain English."

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## Recent Testimony Before Congress & The FTC

“Keeping Score on Credit Scores: An Overview of Credit Scores, Credit Reports and their Impact on Consumers,” House Financial Services Committee, Subcommittee on Financial Institutions and Consumer Credit Hearing, March 24, 2010.<sup>10</sup>

“What Borrowers Need to Know About Credit Scoring Models and Credit Scores,” House Financial Services Subcommittee on Oversight, July 29, 2008.<sup>11</sup>

“Credit Reports: Consumers’ Ability to Dispute and Change Information,” House Financial Services Committee, June 19, 2007.<sup>12</sup>

“Privacy in the Commercial World II,” House Energy & Commerce Subcommittee On Commerce, Trade, and Consumer Protection, June 20, 2006<sup>13</sup>

“Financial Data Protection Act of 2005,” House Financial Services Subcommittee on Financial Institutions and Consumer Credit, November 9, 2005<sup>14</sup>

“Credit Card Data Processing: How Secure Is It?” House Financial Services Subcommittee on Oversight and Investigations, July 21, 2005<sup>15</sup>

“Identity Theft: Recent Developments Involving the Security of Sensitive Consumer Information,”<sup>16</sup> Senate Banking Committee, March 15, 2005

“The Accuracy of Credit Report Information and the Fair Credit Reporting Act;” Senate Banking Committee, July 10, 2003<sup>17</sup>

“The Role of FCRA in the Credit Granting Process,” House Financial Services Subcommittee on Financial Institutions & Consumer Credit, June 12, 2003<sup>18</sup>

“Database Security: Finding Out When Your Information Has Been Compromised,” Senate Judiciary Subcommittee on Technology, Terrorism and Government Information, Nov. 4, 2003<sup>19</sup>

“Fighting Fraud: Improving Information Security,” House Financial Services Subcommittee on Financial Institutions & Consumer Credit, and Oversight, April 3, 2003<sup>20</sup>

<sup>10</sup> [http://www.house.gov/apps/list/hearing/financialsvcs\\_dem/fihrn\\_03242010.shtml](http://www.house.gov/apps/list/hearing/financialsvcs_dem/fihrn_03242010.shtml)

<sup>11</sup> [http://www.house.gov/apps/list/hearing/financialsvcs\\_dem/hr072908.shtml](http://www.house.gov/apps/list/hearing/financialsvcs_dem/hr072908.shtml)

<sup>12</sup> [www.house.gov/apps/list/hearing/financialsvcs\\_dem/ht061907.shtml](http://www.house.gov/apps/list/hearing/financialsvcs_dem/ht061907.shtml)

<sup>13</sup> <http://energycommerce.house.gov/108/Hearings/06202006hearing1938/Hendricks.pdf>

<sup>14</sup> <http://financialservices.house.gov/hearings.asp?formmode=detail&hearing=425>

<sup>15</sup> <http://financialservices.house.gov/hearings.asp?formmode=detail&hearing=407>

<sup>16</sup> <http://banking.senate.gov/index.cfm?Fuseaction=Hearings.Detail&HearingID=144>

<sup>17</sup> [http://banking.senate.gov/03\\_07hrg/071003/index.htm](http://banking.senate.gov/03_07hrg/071003/index.htm)

<sup>18</sup> <http://financialservices.house.gov/hearings.asp?formmode=detail&hearing=229>

<sup>19</sup> [http://judiciary.senate.gov/testimony.cfm?id=983&wit\\_id=2790](http://judiciary.senate.gov/testimony.cfm?id=983&wit_id=2790)

<sup>20</sup> <http://financialservices.house.gov/hearings.asp?formmode=detail&hearing=202>

"Information Flows: The Costs and Benefits to Consumers and Businesses of The Collection and Use of Consumer Information," Federal Trade Commission, National Workshop, June 18, 2003

#### **Books**

Credit Scores and Credit Reports: How The System Really Works, What You Can Do  
[3<sup>rd</sup> Edition] (Privacy Times, 2007)

Your Right To Privacy: A Basic Guide To Legal Rights In An Information Society (2<sup>nd</sup> Edition, Southern Illinois University Press, 1990), (Includes a chapter on credit reporting)

Former Secrets: Government Records Made Public Through The Freedom of Information Act  
(Campaign For Political Rights, 1982)

#### **International Lectures**

24th International Conference of Data Protection & Privacy Commissioners (Cardiff, Wales – Presentation published in conference proceedings, 2002)

The 23<sup>rd</sup> International Conference of Data Protection Commissioners (Paris, La Sorbonne – Presentation published in conference proceedings, 2001)

The 22<sup>nd</sup> Annual Conference on Data Protection (Venice, Italy -- 2000)

The 16th Annual Conference on Data Protection (The Hague, The Netherlands -- 1994).

In the 1980s, served as an expert consultant to both the Privacy Commissioner of Canada and Privacy Commissioner of Australia.

#### **Presentations/Instruction At Recent CLE & Professional Seminars**

**"Key Privacy Statutes - FCRA and Background Check Problems,"** Conference on Effective Consumer Privacy Enforcement, Univ. of California-Berkeley Samuelson Law, Technology & Public Policy Clinic. Oct. 13-14, 2011. Berkeley, Calif.

"Annual FCRA Conference," National Association of Consumer Advocates. May 20-21, 2011. Memphis, Tenn.

"91st Annual New York Meeting," Commercial Law League of America (CLLA) November 12, 2010

"2010 NCLC Consumer Rights Litigation Conference," National Consumer Law Center. November 13, 2010. Boston, Mass.

“26<sup>th</sup> Annual Consumer Bankruptcy Course,” State Bar of Texas. June 3, 2010.  
Dallas.“Consumer Protection Law Comm. Representing Main Street: A Consumer Law Primer” Florida Bar Association; June 26, 2009. Orlando.

“Second Law and Information Society Symposium: Enforcement, Compliance and Remedies in the Information Society,” Presenter, “Credit Report Cases – Effective Remedies?” Center on Law and Information Policy (CLIP), Fordham Law School, New York, May 29-30, 2008.)<sup>21</sup>

“The 1st Annual Privacy Law Scholars Conference,” Presenter, “Assessing Privacy Harm: How can victims of privacy violations prove that they have been harmed? The George Washington University Law School, Washington, DC, June 12-13, 2008.<sup>22</sup>

“11th Annual Consumer Financial Services Litigation,” Practicing Law Institute, March 20-21, 2006 (New York City)

“Bankruptcy Roundtable,” and, “Fair Credit Reporting Act Roundtable,” National Consumer Law Center, October 27, 2005

“Advanced Consumer Litigation,” Texas Bar CLE, Feb. 10-11, 2005

“Financial Privacy Litigation,” (Impact of FACT Act), Practicing Law Institute, February 28- March 1, 2005 (New York City)

“The New FACT Act: Challenge & Oppty.,” Privacy & American Business, Feb. 9-10, 2004

“Understanding the FACT Act And The Impact of Multi-Agency Rulewriting Process,” Glasser LegalWorks, Sept. 28-29. 2004

“12<sup>th</sup> Annual National Conference,” National Credit Reporting Association, Nov. 10-12, 2004

### **Professional Societies**

Past President & Board Member, American Society of Access Professionals [www.accesspro.org](http://www.accesspro.org)

### **Industry Certification**

FCRA Certification, National Credit Reporting Association ([www.ncrainc.org](http://www.ncrainc.org)).

### **Media**

In addition to being a paid consultant and special guest on CNN’s IMPACT news in 1996, I am quoted regularly by major and small newspapers (including The Washington Post, New York Times, Wall Street Journal, Chicago Tribune, Los Angeles Times, Newsweek and Money Magazine), regarding issues of privacy generally and the privacy implications of consumer

<sup>21</sup> <http://law.fordham.edu/ihtml/eventitemPP.ihtml?id=37&idc=8943&template=clip>

<sup>22</sup> <http://privacyscholars.com>

reporting specifically. I have appeared on National Public Radio, PBS NewsHour with Jim Lehrer, ABC Nightline and World News Tonight, NBC Nightly News, CBS Evening News, CNN News Watch, CNBC, MSNBC, Fox News, various local affiliates, and the Oprah Winfrey Show and Geraldo, regarding these issues as well.

#### **Education**

Bachelor of Arts, Columbia College, Columbia University, New York, N.Y. (1979)

#### **MATERIALS CONSIDERED**

In specific preparation for this case, in addition to documents cited in this report, I have reviewed the following:

Plaintiff's Summons  
Plaintiff's credit reports  
Various correspondences by Plaintiff & Defendants  
Bates-Stamped documents produced by Defendant Equifax

I also include as foundations for my specialized knowledge the following:

The Fair Credit Reporting Act & Consumer Credit Reporting Reform Act of 1996  
Fair Credit Reporting Act (w/ Companion Disk & 2000 Cumulative Supplement, National Consumer Law Center, 1998 (Boston)  
Credit Scores and Credit Reports: How The System Really Works, What You Can Do (3<sup>rd</sup> Edition, Privacy Times 2007)

My opinions in this case are also supported by my 35-year professional experience in following privacy developments, including those relating to the consumer reporting as a journalist, editor, publisher and privacy expert. My experience includes listening to and participating in dozens of hours of Congressional testimony, hearings before the Federal Trade Commission, media coverage, studies by independent groups, my own personal observations and numerous contacts, and my previous work preparing to be an expert witness in other cases relating to the FCRA and/or fair information practices.

**Executed This The 3<sup>rd</sup> Day of April 2015 in Bethesda, Maryland**

/s/ Evan D. Hendricks

Evan D. Hendricks  
PO Box 302  
Cabin John, MD 20818  
(301) 229 7002

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= TIMESTAMP: 24-Apr-2014 18:53  
= ACIS FUNCTION: MAINTENANCE  
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DAUGHERTY, DAVID, MAX, SINCE 12/01/1980 FAD 04/24/2014 VERIFIED ON 05/31/20  
35 VALLEY VIEW, DR 35, VIENNA, WV, 26105, CRT, SINCE 02/2010 RPTD 04/2014 VERIF  
05/31/2013

PO BOX 816, PARKERSBURG, WV, 26102, CRT, SINCE 08/2011 RPTD 04/2014  
VALLEYVIEW, DR, VIENNA, WV, 26105, CRT, SINCE 08/2011 RPTD 04/2014  
BDS-12/14/1957 VERIFIED ON 05/31/2013  
SSS-232-04-9020 VERIFIED ON 05/31/2013

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Consumer Referral Location-388  
REGION 374 EQUIFAX INFORMATION SERVICES LLC  
1550 PEACHTREE STREET MD H13, ATLANTA, GA, 30309, 800/685-1111  
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ID SCAN: UNABLE TO PERFORM PHONE VALIDATION DUE TO INSUFFICIENT PHONE INPUT  
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ID SCAN: INCOMPLETE SCAN - LIMITED DATA SOURCES AVAILABLE  
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01 ES-, ST JOSEPHS HOSPITAL AMBULANCE,  
02 EF-, PARKERSBURG FIRE DEPT.,  
03 E2-, CITY OF PARKERSBURG, ,

SUM-11/1994-04/2014, PR/OI-YES, FB-NO, ACCTS:10, HC-\$276-100860, 9-ONE, 1-SIX

FS- SENTINEL CONSUMER

PUBLIC RECORDS OR OTHER INFORMATION

04 03/24/2014 COLL 12/2012 401YC08671 FOR CAMDEN CLARK MED CTR ST JOSE, \$51, 03  
BAL-03/2014 BAL- \$0, PURGE: 12/2011, I, 17976171, 02, LAST PAY: 02/2  
CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
COLLECTION ACCOUNT

05 03/24/2014 COLL 04/2012 401YC08671 FOR CAMDEN CLARK MED CTR ST JOSE, \$52, 03  
BAL-03/2014 BAL- \$0, PURGE: 05/2011, I, 16789709, 02, LAST PAY: 02/2  
CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
COLLECTION ACCOUNT

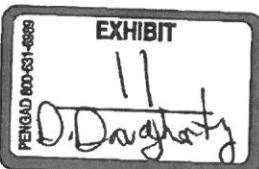
06 03/24/2014 COLL 11/2009 401YC08671 FOR ST JOSEPHS HOSPITAL, \$513, 03/2014 PA  
BAL-03/2014 BAL- \$0, PURGE: 12/2008, I, 11465401, 02, LAST PAY: 09/0  
CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
COLLECTION ACCOUNT

07 03/24/2014 COLL 06/2010 401YC08671 FOR ST JOSEPHS HOSPITAL SIGNATUR, \$616, 0  
BAL-03/2014 BAL- \$0, PURGE: 02/2009, I, 12780749, 02, LAST PAY: 09/0  
CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
COLLECTION ACCOUNT

08 02/2011 LIEN 678VS06444, BK1657PG854, \$1442, VS, RELEASED 07/2011  
SUPPRESSED PUBLIC RECORDS

09 SUPP- 12/03/2013 COLL 10/2012 401YC08671 FOR CAMDEN CLARK MED CTR ST JOSE,  
SUPPRESS COLL BAL-12/2013 BAL- \$166, PURGE: 11/2011, I, 17565569, 0  
CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
COLLECTION ACCOUNT

10 SUPP- 08/06/2013 COLL 08/2011 645YC09428 FOR EMER SYS OF PARKERSBURG W VA,  
SUPPRESS COLL BAL-08/2013 BAL- \$0, PURGE: 03/2011, I, 13232051, 02,  
06/05/2013



EIS-DAUGHERTY-000257

CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
MEDICAL

11 SUPP- 08/06/2013 COLL 02/2011 645YC09428 FOR EMER SYS OF PARKERSBURG W VA,  
SUPPRESS COLL BAL-08/2013 BAL- \$0, PURGE: 05/2010, I, 12385192, 02,  
06/05/2013  
CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
MEDICAL

12 SUPP- 06/25/2013 COLL 07/2010 145YC00015 FOR PARKERSBURG NEUROLOGICAL ASSOC  
SUPPRESS COLL BAL-06/2013 BAL- \$0, PURGE: 03/2009, I, 270224901, 02  
05/17/2011  
MEDICAL

13 SUPP- 06/25/2013 COLL 08/2010 145YC00015 FOR DR BHAILAL G GONDALIA, \$90, S  
BAL-06/2013 BAL- \$0, PURGE: 03/2010, I, 270224902, 02, LAST PAY: 05/  
MEDICAL

14 SUPP- 04/07/2013 COLL 11/2009 145YC00015 FOR PARKERSBURG CARDIOLOGY ASSOC,  
SUPPRESS COLL BAL-04/2013 BAL- \$45, PURGE: 12/2008, I, 258257301, 0  
CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
MEDICAL

15 SUPP- 04/10/2013 COLL 10/2012 862YC00047 FOR ST JOSEPH S HOSPITAL, \$75, SU  
BAL-04/2013 BAL- \$0, PURGE: 03/2012, I, 80342838, 02, LAST PAY: 02/2  
MEDICAL

16 SUPP- 11/18/2010 COLL 04/2005 678YC06520 FOR GYNECOLOGIC ASSOCIATES PARKER,  
SUPPRESS COLL BAL-11/2010 BAL- \$192, PURGE: 04/2004, S, 42104600012  
MEDICAL

17 SUPP- 10/31/2010 COLL 08/2005 357YC00010 FOR HEALTHSOUTH WESTERN HILLS REGI  
SUPPRESS COLL BAL-10/2010 BAL- \$0, PURGE: 10/2004, I, 235296354318,  
COLLECTION ACCOUNT

18 SUPP- 08/03/2010 COLL 06/2004 678YC06520 FOR MORRISON INC, \$168, SUPPRESS  
BAL-08/2010 BAL- \$168, PURGE: 05/2004, S, 5140460001142418, 01

19 SUPP- 04/22/2010 COLL 06/2007 145YC00015 FOR PARKERSBURG CARDIOLOGY ASSOC,  
SUPPRESS COLL BAL-04/2010 BAL- \$257, PURGE: 12/2006, I, 216733701,  
CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
MEDICAL

20 SUPP- 04/14/2010 COLL 12/2009 862YC00047 FOR ST JOSEPH S HOSPITAL, \$616, S  
BAL-04/2010 BAL- \$616, PURGE: 02/2009, 65167316, 02  
CONSUMER DISPUTES THIS ACCOUNT INFORMATION  
MEDICAL

21 SUPP- 01/2009 LIEN 678VS06444, 594921, \$257, VS, VER 07/2010  
SUPPRESS PUBLIC RECORD

## INQS-SUBJECT SHOWS 17 INQUIRIES SINCE 01/2014

ACIS	4091031165	915AA00034	EQUIFAX UPDATE	04/24/2014	XX
ND	8748529822	915AA01917	EQUIFAX	04/22/2014	MO
ACIS	4107053807	915AA00307	EQUIFAX	04/17/2014	WV
ACIS	4091031165	915AA00018	EQUIFAX	04/01/2014	WV
ACIS	4068008068	915AA00828	EQUIFAX AUTO MTNC UP	03/24/2014	WV
ACIS	4081000000016249	447AA00044	EQUIFAX INFORMATION	03/22/2014	WV
ACIS	4068008068	915AA00307	EQUIFAX	03/09/2014	WV
ACIS	4010017721	915AA00828	EQUIFAX AUTO MTNC UP	01/17/2014	WV
ACIS	4016000000102450	447AA00044	EQUIFAX INFORMATION	01/16/2014	WV
ACIS	4010017721	915AA00307	EQUIFAX	01/10/2014	WV
ACIS	3318032030	915AA00828	EQUIFAX AUTO MTNC UP	12/03/2013	WV
ACIS	3318032030	915AA00307	EQUIFAX	11/14/2013	WV
ACIS	3274026515	915AA00828	EQUIFAX AUTO MTNC UP	10/22/2013	WV
ACIS	3277000000097592	447AA00044	EQUIFAX INFORMATION	10/04/2013	WV
ACIS	3277000000129126	447AA00044	EQUIFAX INFORMATION	10/04/2013	WV
ACIS	3277000000127821	447AA00044	EQUIFAX INFORMATION	10/04/2013	WV
ACIS	3277000000121674	447AA00044	EQUIFAX INFORMATION	10/04/2013	WV
ACIS	3277000000124251	447AA00044	EQUIFAX INFORMATION	10/04/2013	WV
ACIS	3275000000097595	447AA00044	EQUIFAX INFORMATION	10/02/2013	WV

ACIS	3274026515	915AA00307	EQUIFAX	10/01/2013	WV
ACIS	3274000000127835	447AA00044	EQUIFAX INFORMATION	10/01/2013	WV
ACIS	3248000000093540	447AA00044	EQUIFAX INFORMATION	09/05/2013	WV
ACIS	3234022215	915AA00828	EQUIFAX AUTO MTNC UP	08/26/2013	WV
ACIS	3234022095	915AA00828	EQUIFAX AUTO MTNC UP	08/22/2013	WV
ACIS	3234022431	915AA00307	EQUIFAX	08/22/2013	WV
ACIS	3234022431	915AA00828	EQUIFAX AUTO MTNC UP	08/22/2013	WV
ACIS	3234022095	915AA00307	EQUIFAX	08/22/2013	WV
ACIS	3234022215	915AA00307	EQUIFAX	08/22/2013	WV
ACIS	3192000000014679	447AA00044	EQUIFAX INFORMATION	07/11/2013	WV
ACIS	3184007034	915AA00828	EQUIFAX AUTO MTNC UP	07/09/2013	WV
ACIS	3184007034	915AA00307	EQUIFAX	07/03/2013	WV
ACIS	3151006543	915AA00828	EQUIFAX AUTO MTNC UP	06/25/2013	WV
ACIS	3151006543	915AA00018	EQUIFAX	05/31/2013	WV
ACIS	3078032699	915AA00828	EQUIFAX AUTO MTNC UP	04/10/2013	WV
ACIS	3078000000074525	915AA00307	EQUIFAX	03/19/2013	WV
ACIS	3078032699	915AA00307	EQUIFAX	03/19/2013	WV
ACIS	1195055381	915AA00828	EQUIFAX AUTO MTNC UP	08/04/2011	WV
ACIS	1195055381	915AA00141	EQUIFAX	07/14/2011	WV
ACIS	1155000860	915AA00828	EQUIFAX AUTO MTNC UP	06/23/2011	WV
ACIS	1155000860	915AA00018	EQUIFAX	06/04/2011	WV
ACIS	1124024499	915AA00828	EQUIFAX AUTO MTNC UP	05/25/2011	WV
ACIS	1127002366	915AA00828	EQUIFAX AUTO MTNC UP	05/09/2011	WV
ACIS	1127002366	915AA00018	EQUIFAX	05/07/2011	WV
ACIS	1124024499	915AA00018	EQUIFAX	05/04/2011	WV
ACIS	1075025996	915AA00828	EQUIFAX AUTO MTNC UP	03/21/2011	WV
ACIS	1075025996	915AA00307	EQUIFAX	03/16/2011	WV
ACIS	1020013399	915AA00828	EQUIFAX AUTO MTNC UP	02/10/2011	WV
ACIS	1020013399	915AA00307	EQUIFAX	01/20/2011	WV
ACIS	0321012757	915AA00828	EQUIFAX AUTO MTNC UP	11/18/2010	WV
ACIS	0321012757	915AA00307	EQUIFAX	11/17/2010	WV
ACIS	0266027654	915AA00828	EQUIFAX AUTO MTNC UP	10/31/2010	WV
ACIS	0267005025	915AA00828	EQUIFAX AUTO MTNC UP	09/27/2010	WV
ACIS	0267005025	915AA00307	EQUIFAX	09/24/2010	WV
ACIS	0266027654	915AA00307	EQUIFAX	09/23/2010	WV
ACIS	0202009375	915AA00828	EQUIFAX AUTO MTNC UP	08/03/2010	WV
ACIS	0202009375	915AA00307	EQUIFAX	07/21/2010	WV
ACIS	0139007625	915AA00828	EQUIFAX AUTO MTNC UP	06/03/2010	WV
ACIS	0139007625	915AA00307	EQUIFAX	05/19/2010	WV
ACIS	0110009936	915AA00828	EQUIFAX AUTO MTNC UP	04/22/2010	WV
ACIS	0110009936	915AA00307	EQUIFAX	04/20/2010	WV
ACIS	0101001100	915AA00828	EQUIFAX AUTO MTNC UP	04/14/2010	WV
ACIS	0101001100	915AA00307	EQUIFAX	04/11/2010	WV
ACIS	0054033196	915AA00828	EQUIFAX AUTO MTNC UP	02/25/2010	WV
ACIS	0054033196	915AA00307	EQUIFAX	02/23/2010	WV
CR		180ZC00134	CIC/EXPERIAN RPTS	04/17/2014	
CR		180ZC00761	TRUECREDIT/MYCRDITH	04/03/2014	
CR		180ZC00134	CIC/EXPERIAN RPTS	03/16/2014	
AR		668ON09516	ELAN FINANCIAL SERVI	03/04/2014	
PRM		444FM19359	E MORTGAGE MANGEMENT	02/18/2014	
PRM		164BB04785	CREDIT ONE BANK NA	02/12/2014	
PRM		164BB04785	CREDIT ONE BANK NA	01/07/2014	
CR		155ON02941	DISCOVER FINANCIAL S	12/18/2013	
PRM		243FP42982	ONEMAIN FINANCIAL	12/02/2013	
PRM		164BB04785	CREDIT ONE BANK NA	11/19/2013	
CR	QUICKEN LOANS INC	180ZB08716	CREDCO/QUICKEN LOANS	10/22/2013	
CR		180ZC00134	CIC/EXPERIAN RPTS	09/05/2013	
CR	2307 SHORE MORTGAG	146ZB13616	KROLL FACTUAL DATA	08/07/2013	
PRM		444FM19359	E MORTGAGE MANGEMENT	08/01/2013	
CR		180ZC00134	CIC/EXPERIAN RPTS	06/05/2013	

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CR	243ON00770	WEBBANK/BML	05/19/2013
CR	180ZC00134	CIC/EXPERIAN RPTS	04/12/2013
CR	832FP01562	TIDEWATER FINANCE CO	12/10/2012
CR	EMBRACE HOME LOANS401ZB04232	EMS EMBRACE	06/07/2012
CR	910UT49073	FRONTIER	05/10/2012
CR	990UZ84682	DIRECTV	05/09/2012
CR	155ON02941	DISCOVER FINANCIAL S	05/02/2012

FIRM/ MORTGAGE ID #	RPTD/ CLOSED	OPND/ MAJ RPT	HI CREDIT ACT PAY	CRED LIM/ SCHD PAY	BAL/ CHRG OFF	PAST DUE /TERMS	CS TP
ELAN FINANCIAL SERV	03/31/14	05/01/13		997	1000	971	
DFD/DLA 03/2014	PURCH/SOLD/ORIGINAL CREDITOR			100	46		R1 M 18
BAL AMT	BAL PAY DT	DEF PAY DT CC			AUI		
					*		

## CREDIT CARD

ACCT#4037660028851376 [HD]

FIRST PREMIER	09/20/13	11/15/07	322	300	0		
	05/2013						R1
DFD/DLA 05/2013	PURCH/SOLD/ORIGINAL CREDITOR			AUI			M 18
BAL AMT	BAL PAY DT	DEF PAY DT CC			*		

ACCOUNT CLOSED AT CONSUMER'S REQUEST  
CLOSED OR PAID ACCOUNT/ZERO BALANCE  
CREDIT CARD

ACCT#5178007905007787 [HD]

GECRB/WALMART	04/02/14	07/21/13	634	600	551		
DFD/DLA 04/2014	PURCH/SOLD/ORIGINAL CREDITOR		75	35			R1 M 07
BAL AMT	BAL PAY DT	DEF PAY DT CC		AUI			
				*			

## CHARGE

ACCT#6032201470293658 [HD]

LITTON MTG SERVICE	C03/18/14	08/17/99	100813		0		
	11/2011						M1
DFD/DLA 10/2011	PURCH/SOLD/ORIGINAL CREDITOR			1077			M 26
BAL AMT	S OCWEN			AUI			
	BAL PAY DT	DEF PAY DT CC					

CONSUMER DISPUTES-REINVESTIGATION IN PROCESS ACCT#12907408

DEROG TRADE HISTORY  
12/2010-3 11/2010-2 10/2010-2 09/2010-1 08/2010-1 06/2010-1 05/2010-1 04/201  
03/2010-1 02/2010-2 01/2010-1 12/2009-1 06/2009-1 05/2009-1 04/2009-1 03/200  
02/2009-1 01/2009-1 12/2008-1 05/2008-1 04/2008-1 12/2007-3 11/2007-2 10/200  
09/2007-2 08/2007-1

OCWEN LOAN SERVICING	04/24/14	07/01/99	100860		80073		
			1936		968		
						0 M1	
						M 26	

EIS-DAUGHERTY-000260

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
01/2013  
BAL AMT BAL PAY DT DEF PAY DT CC

ACCT#7092244537 [HD]  
CONSUMER DISPUTES-REINVESTIGATION IN PROCESS  
REMOVES COMPLIANCE CONDITION CODES  
REAL ESTATE MORTGAGE  
CONVENTIONAL MORTGAGE

DEROG TRADE HISTORY  
03/2012-3 02/2012-2 01/2012-2

OCWEN LOAN SERVICING 04/24/14 08/01/99 100813 80073 0 M1  
1936 968 M 26  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
10/2011  
BAL AMT BAL PAY DT DEF PAY DT CC

ACCT#7092244537  
CONSUMER DISPUTES-REINVESTIGATION IN PROCESS  
3 MONTH UPDATE FREEZE  
REMOVES COMPLIANCE CONDITION CODES  
FORECLOSURE PROCESS STARTED

DEROG TRADE HISTORY  
03/2013-1 03/2012-3 02/2012-2 01/2012-2

ONE COMMUNITY FCU 03/25/14 11/17/94 7100 7100 6586 C1  
234 M 15  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
03/2014  
BAL AMT BAL PAY DT DEF PAY DT CC

LINE OF CREDIT ACCT#11940000004215088 [HD]

ONE COMMUNITY FCU 05/01/06 07/01/00 5600 0 R1  
03/2005 156 B 00  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
03/2005  
BAL AMT BAL PAY DT DEF PAY DT CC

CLOSED OR PAID ACCOUNT/ZERO BALANCE ACCT#7000000004215000

PINNACLE CREDIT SERV 04/12/14 10/01/13 276 276 06  
11/2013 0 C  
DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
02/2011 O VERIZON WIRELESS  
BAL AMT BAL PAY DT DEF PAY DT CC  
12

COLLECTION ACCOUNT ACCT#OG149966 [HD]

WV CENTRAL CREDIT UN 06/01/11 07/01/02 15157 0 I1  
10/2007 338 60M M 00

EIS-DAUGHERTY-000261

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
10/2007  
BAL AMT BAL PAY DT DEF PAY DT CC

CLOSED OR PAID ACCOUNT/ZERO BALANCE ACCT#702101490044003  
AUTO

DEROG TRADE HISTORY  
09/2007-1 08/2007-1

SUPP: BP/CITIBANK CB03/01/09 06/01/00 ----- SUPPRESSED TRADE ----- RP

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
08/2004  
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT GRANTOR DELETE UDF ACCT#4710805773

SUPP: FRONTIER COMMU06/01/13 05/01/12 OP

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
07/2012  
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT GRANTOR DELETE CDV ACCT#30429572230518124

SUPP: GREEN TREE 06/01/13 05/01/00 P

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT GRANTOR DELETE CDV ACCT#88285707

SUPP: MEDCLEAR INC 06/01/10 03/01/07 OP

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
04/2004  
BAL AMT BAL PAY DT DEF PAY DT CC

CREDIT GRANTOR DELETE CDV ACCT#36506271

SUPP: SPRINGLEAF FIN07/01/11 11/01/00 IP

DFD/DLA PURCH/SOLD/ORIGINAL CREDITOR AUI  
08/2005  
BAL AMT BAL PAY DT DEF PAY DT CC

ACCT#11000613036411559

EIS-DAUGHERTY-000262